

# **EXHIBIT A**



## MEMORANDUM

**To:** Honorable Morris E. Lasker  
**cc:**  
**From:** Ina Howard-Hogan, USPO  
**Re:** Jaime Edelkind 04-CR-10066  
**Date:** July 7, 2005

Set forth are the calculations for Jaime Edelkind who is scheduled for sentencing on Tuesday, July, 12, 2005 @ 10:00 a.m.

**Loss/Restitution issue:** As the Government and defense counsel have submitted appraisals for the property located at 940 Nantasket Ave, in Hull, MA that are very different from each other: Gov't argues that the figure is approximately \$2 million, while defense counsel argues that the figure is approximately \$5 million, as not exact amount of the property can be determined without the sale of the property, Judge Lasker suggest using the middle of both these figures: \$3 million, from which \$500,000 is subtracted for cost fixing up the property. Thus, the figure suggested by Judge Lasker is \$2.5 million.

Total restitution and loss = \$2,348,256.54:

How arrive at above figure:

\$2.5 million

- \$1,802.55 (repayment of principal prior to detection of offense)

- \$149,940.91 (settlement charges that were never received by the borrower)

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= \$2,348,256.54